

FIG. 1

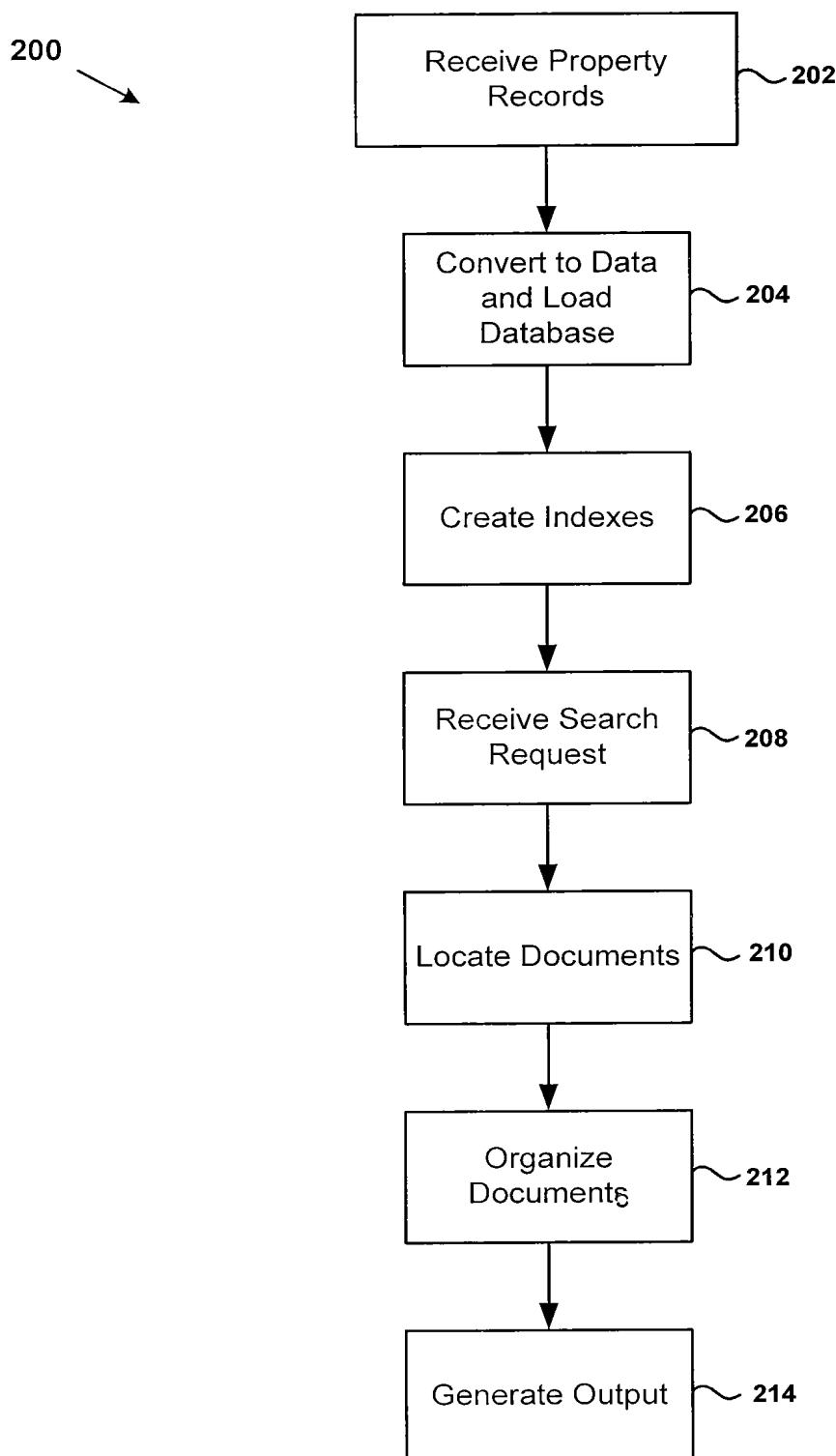


FIG. 2

After recording, please return to:
**CITIFINANCIAL EQUITY
SERVICES, INC.**
868 BLANDING BLVD SUITE 132
ORANGE PARK FL 32065

Public Records of
St. Johns County, FL
Clerk# 01-024249
O.R. 1603 PG 397
12:57PM 05/18/2001
REC \$21.00 SUR \$3.00
Doc Stamps \$676.90
Int Tax \$386.67

This instrument was prepared by:
**CITIFINANCIAL EQUITY
SERVICES, INC.**
868 BLANDING BLVD SUITE 132
ORANGE PARK FL 32065

MORTGAGE

THIS MORTGAGE is made this 17th day of May , 2001, between the Mortgagor,
WILLIAM E. SELLERS, JR AND VICTORIA A. SELLERS, (herein "Borrower"),
HUSBAND AND WIFE and the Mortgagee, **CITIFINANCIAL EQUITY SERVICES, INC.**,
a corporation organized and existing under the laws of Oklahoma ,
whose address is 868 BLANDING BLVD SUITE 132 ORANGE PARK FL 32065
(herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 193,335.15 which indebtedness is evidenced by Borrower's note dated 05/17/2001 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on 06/01/2031 :

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with the interest thereon: the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, Borrower does hereby mortgage, grant and convey to Lender the following described property located in the County of ST JOHNS , State of Florida:

ALL THAT CERTAIN PARCEL OF LAND SITUATE IN ST. JOHNS COUNTY, STATE OF FLORIDA, AS MORE FULLY DESCRIBED IN OFFICIAL RECORD BOOK 1091, PAGE 1485, ID#001480-0220, BEING KNOWN AND DESIGNATED AS LOT 22, HICKORY ACRES, FILED IN PLAT BOOK 15, PAGE 90-91.

BEING THE SAME PROPERTY CONVEYED TO WILLIAM E. SELLERS, JR. AND VICTORIA A. SELLERS BY FEE SIMPLE DEED FROM PATRICIA J. SELLERS, A SINGLE WOMAN AS SET FORTH IN OFFICIAL RECORD BOOK 1091, PAGE 1485 DATED 12/05/1994 AND RECORDED 01/19/1995, SAINT JOHNS COUNTY RECORDS, STATE OF FLORIDA.

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the "Property."

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

Prepared by and return to:

William A. Hamilton, III
1210 Kingsley Avenue, Suite 2
Orange Park, FL 32073
(904) 278-3886

Parcel Identification Number:
001480-0220

WARRANTY DEED

Made this 5th day of December, 1994, between PATRICIA J. SELLERS, a single woman whose post office address is: 401 Hickory Acres Lane, Jacksonville Florida, 32259, Grantor, and

WILLIAM E. SELLERS, JR. and VICTORIA A. SELLERS his wife, whose post office address is: 401 Hickory Acres Lane, Jacksonville, Florida, 32259, Grantee.

WITNESSETH: That said Grantor, for and in consideration of the sum of Ten Dollars, and other good and valuable considerations to said Grantor in hand paid by said Grantee, the receipt whereof is hereby acknowledged, has granted bargained and sold to the said Grantee, and Grantee's heirs, successors and assigns forever, the following described land, situate, lying and being in St. Johns County, Florida, to-wit:

Lot 22, HICKORY ACRES SUBDIVISION, according to plat thereof as recorded in Map Book 15, Pages 90 and 91 of the current public records of St. Johns County, Florida.

and said Grantor does hereby fully warrant the title to said land, and will defend the same against the lawful claims of all persons whomsoever.

THIS INSTRUMENT PREPARED BY WILLIAM A. HAMILTON, III, ATTORNEY AT LAW. TITLE TO THE LANDS DESCRIBED HEREIN HAS NOT BEEN EXAMINED, NO WARRANTY OR OTHER REPRESENTATION IS MADE AND NO OPINION EITHER EXPRESS OR IMPLIED IS GIVEN BY SAID ATTORNEY AS TO THE MARKETABILITY OR CONDITION OF THE TITLE, THE LOCATION OF THE BOUNDARIES OR THE EXISTENCE OF LIENS, UNPAID TAXES OR ENCUMBRANCES.

IN WITNESS WHEREOF, Grantor has hereunto set Grantor's hand and seal the day and year first above written.

Signed, Sealed and
Delivered in Our Presence:

WA Hamilton

Witness: WA Hamilton L.T.C.M.

Sandra DeConcini

Witness: SANDRA DeCONCINI

Patricia J. Sellers (Seal)

PATRICIA J. SELLERS

Recorded in Public Records St. Johns County, FL
Clerk # 95001494 O.R. 1091 PG 1485 10:07AM 01-19-95
Recording 5.00 Surcharge 1.00 Doc Stamp 0.70

STATE OF FLORIDA
COUNTY OF CLAY

The foregoing instrument was acknowledged before me this 5th day of December, 1994, by PATRICIA J. SELLERS, who produced FIG PC as identification.

William A. Hamilton
WILLIAM A. HAMILTON, III
Notary Public

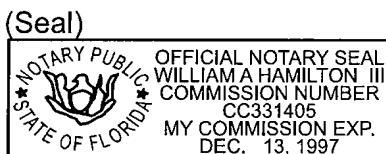
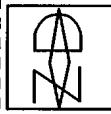


FIG.3B

Zenodata #:

County: ST. JOHNS, FLORIDA

Created on: 2004-03-17
RELEASE 2.0 031104_1241
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Vesting Deed Information

Grantee:	WILLIAM E. SELLERS, JR. and VICTORIA A. SELLERS his wife,	Grantor:	PATRICIA J. SELLERS, a single woman
Document Type:	DEED WARRANTY [CONVEYANCE]	Document	97
Document Date:	1994-12-05	Relevance:	
Reception#:	95-001494	Recordation Date:	1995-01-19
DocFee:	0.70	Volume/Book/Page:	1091 / 1485
Amount/Consideration:	7,000	DocTitle:	Deed
LegalExtra:	NF	Parcel ID Number:	001480-0220
Notary:	true	Witnesses:	true

Legal Description(s) of Subject Property

The legal description included below is reported exactly as shown on the instrument abstracted above.

1 Lot 22, HICKORY ACRES SUBDIVISION, <<according to plat thereof>> as <<recorded in Map Book 15, Pages 90 and 91>> of the current <<public records>> of St. Johns County, Florida

2 NF

FIG.5A

Zenodata #:

County: ST. JOHNS, FLORIDA

Created on: 2004-03-17

RELEASE 2.0 03/11/04_1241

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Chain of Title

Why was search stopped? DEED w/PMM found

Grantee:	William E. Sellers, Jr. and Victoria A. Sellers, his wife joint tenants with right of survivorship Patricia J. Sellers joint tenants with right of survivorship.	Grantor:	P. Douglas Prevost and Judith J. Prevost, his wife,
Document Type:	DEED WARRANTY [CONVEYANCE]	Document Relevance:	97
Document Date:	1994-08-22	Recordation Date:	1994-08-30
Reception#:	94-029219	Volume/Book/Page:	1070 / 1260
DocFee:	958.30	DocTitle:	Deed
Amount/Consideration:	9,583,000	PercentageOwnership:	an undivided 1/2 interest,
LegalExtra:	SUBJECT TO taxes accruing subsequent to December 31, 1993. SUBJECT TO covenants, restrictions and easements of record, if any; however, this reference thereto shall not operate to reimpose same.		
PercentageOwnership:	an undivided 1/2 interest.	Parcel ID Number:	001480-0220
Tenancy:	JOINT_TENANCY	Notary:	true
Witnesses:	true		

FIG.5B



SCHEDULE A

1. Effective date: March 5, 2004
2. Policy or Policies to be issued: Owners Amount \$225,000.00
 - (a) ALTA Owner's Policy (Rev. 10-17-92) with Florida Modifications

Proposed Insured: William Sellers

 - (b) ALTA Loan Policy (Rev. 10-17-92) with Florida Modifications

Proposed Insured:
3. The estate or interest in the land described or referred to in this Commitment and covered herein is:
FEE SIMPLE
4. Title to the FEE SIMPLE estate or interest in said land is at the effective date hereof vested in:
Patricia J. Sellers
5. The land referred to in this Commitment is described as follows:

Countersigned:

BY: Hurt M. McCall



SCHEDULE B 1
(Requirements)

The following are the requirements to be complied with:

1. Payment to, or for the account of, the sellers or mortgagors of the full consideration for the estate or interest to be insured.
2. Instrument(s) creating the estate or interest to be insured must be approved, executed, and filed for record.
3. Release of Deed of Trust from Patricia J. Sellers to Citifinancial Equity Services, Inc., recorded May 18, 2001 in Book 1603 at Page 397.
4. Deed from Patricia J. Sellers to William Sellers conveying the subject property.



Policy No:
Agent File No:

SCHEDULE A

Date of Policy: March 18, 2004

Amount of Insurance: 225,000.00

1. Name of Insured

Wells Fargo Bank

2. The estate or interest in the land which is encumbered by the insured mortgage is:

FEE SIMPLE

3. Title to the estate or interest in the land is vested in:

William Sellers

4. The insured mortgage and assignments thereof, if any, are described as follows:

Mortgage executed by William Sellers, in favor of Wells Fargo Bank, securing the original principal amount of 225,000.00, dated March 17, 2004, and recorded March 18, 2004, in Official Records Book 1653, at Page 975, Public Records of St Johns County, Florida.

5. The land referred to in this policy is described as follows:

Lot 22, Hickory Acres Subdivision, County of St Johns, State of Florida

Countersigned: Kurt M. McCall

BY: _____
Authorized Signatory



Policy No:
Agent File No:

SCHEDULE B
EXCEPTIONS FROM COVERAGE

This policy does not insure against loss or damage (and the Company will not pay costs, attorney's fees or expenses) which arise by reason of:

1. The lien of all special assessments and taxes for the year 2002, and subsequent years.
2. Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the public records.
3. Any encroachments, casements, measurements, variations in area or content, party walls or other facts which a correct survey of the premises would show.
4. Rights or claims of parties in possession.
5. Roads, ways, streams or easements, if any, not shown of record, riparian rights and the title to any filled-in lands.

THE TELEPHONE NUMBER TO PRESENT INQUIRIES OR OBTAIN INFORMATION ABOUT COVERAGE AND
TO PROVIDE ASSISTANCE IS 1-800-669-7450.

Search - Microsoft Internet Explorer

File Edit View Favorites Tools Help Back → ⇒ Address http://ebenfire:8080/user/ProductSubmit.do Go Links »

Sign In Search Web Mail Games Yahoo! Personals My Yahoo! LAUNCH ▾

ST. JOHNS FLORIDA

Plant Dates Jan 1, 1990 - Feb 2, 2004

Home New Search Saved Searches Orders Preferences Help

Search Document

Search by: Names and Address ▾

Name:

Names:

Match strength: [Normal] ▾

Address: Zip:

Street:
City:

County: ST. JOHNS ▾ FLORIDA ▾

Return mortgages

Search

Done Start Stop Refresh Stop Local/Internet 10:56 AM

File Se... E W... E S... E U... E Sc... E Si... E D...

FIG. 6A

Spider Search: Results - Microsoft Internet Explorer

File Edit View Favorites Tools Help Back → ← Home » Address serDocumentsRemove.do?docs=05675_19327_220387_94392 ▶ Go [Links] »

Y! Search Web | Sign In | Sign Out | Games | Mail | My Yahoo! ▶ Personal ▶ My Yahoo! ▶ LUNCH ▶

webJAZ Bill Withl [Log out] ▶

ST. JOHNS FLORIDA Plant Dates Jan 1, 1990 - Feb 2, 2004

Home	New Search	Saved Searches	Orders	Preferences	Help					
11 Displayed, 4 Removed										
Record Date	Reception #	Doc Type	Color	Category	Grantee	Grantor	Other Names	Placement	Legal Description	Org Link
May 31, 2001	01-026408	RELMTG	C	RELEASE	VICTORIA A. SELLERS	COMMERCIAL CREDIT CON.		OTHER DOCUMENT		1 link
May 18, 2001	01-024249	MTG000	NC	MORTGAGE	CITIFINANCIAL EQUITY	WILLIAM E. SELLERS Jr.		FIRST MORTGAGE	LOT 22 HICKORY ACRES	3 links
Oct 30, 1996	96-038327	RELMTG	C	RELEASE	VICTORIA A. SELLERS	BANCBOSTON MORTGAGE C		OTHER DOCUMENT		1 link
Oct 30, 1996	96-038326	RELMTG	C	RELEASE	VICTORIA A. SELLERS	CHASE MANHATTAN BANK	CROWN BANK	OTHER DOCUMENT		1 link
Oct 4, 1996	96-035112	MTG000	C	MORTGAGE	ALTERNATIVE MORTGAGE	WILLIAM E. SELLERS Jr.			LOT 22 HICKORY ACRES	5 links
Jan 23, 1995	95-001908	ASNMTG	C	ASSIGNMENT	Chemical Bank, N.A.	CROWN BANK, FSB	VICTORIA A. SELLERS	ASSIGNMENT		1 link
Jan 19, 1995	95-001494	DEDWAR	VD	CONVEYANCE	VICTORIA A. SELLERS	PATRICIA J. SELLERS		DEED	LOT 22 HICKORY ACRES	6 links
Sep 14, 1994	94-030789	MTG000	C	MORTGAGE	CROWN BANK, FSB	WILLIAM E. SELLERS Jr.		OTHER DOCUMENT	LOT 22 HICKORY ACRES	3 links
Aug 30, 1994	94-029220	MTG000	MGS	MORTGAGE	BANCBOSTON MORTGAGE C	WILLIAM E. SELLERS Jr.		OTHER DOCUMENT	LOT 22 HICKORY ACRES	2 links
Aug 30, 1994	94-029219	DEDWAR	SGS	CONVEYANCE	VICTORIA A. SELLERS	Judith J. Prevost		BACK CHAIN OTHER	LOT 22 HICKORY ACRES	3 links
									HICKORYACRES	▼
<input type="button" value="View Summary"/> <input type="button" value="View Pages"/> <input type="button" value="Add Doc"/> <input type="button" value="Edit Doc"/> <input type="button" value="Remove Docs"/> <input type="button" value="Save"/> <input type="button" value="Generate Abstract"/>										
<input type="button" value="Done"/> <input type="button" value="Start"/> <input type="button" value="Back"/> <input type="button" value="Forward"/> <input type="button" value="Home"/> <input type="button" value="Search Web..."/> <input type="button" value="Sign In..."/> <input type="button" value="Sign Out..."/> <input type="button" value="Games..."/> <input type="button" value="Mail..."/> <input type="button" value="My Yahoo!..."/> <input type="button" value="LUNCH..."/> <input type="button" value="Local Internet"/>										

FIG. 6B

Spider - Search: Result Document Summary - Microsoft Internet Explorer

File Edit View Favo File Edit View Favorites Tools Help

Search Web | Sign In | Mail | Games | Yaho! | Personals | My Yahoo! »

Document Data Field Data

Home	Reception Number: 94-029220	Reception Number: 94-029220
5 Displayed, 10 Re	Document Type: MORTGAGE	Book: 1070
Record Date	Category: MORTGAGE	Page: 1262
May 18, 2001	Recording Date: AUG 30, 1994	Record Date: Aug 30, 1994 1:21 AM
	Page Count: 8	Document Date: Aug 22, 1994 12:00 AM
		Dollar Amount: 109,500.00
		Maturity Date: Sep 1, 2024 12:00 AM
		Lot 22, HICKORY ACRES SUBDIVISION, <<according to plat thereof>> as <<recorded>> in Map Book 15, pages 90 and 91 of the public records of St. Johns County, Florida
		Title: Mortgage
		Grantee: BANCBOSTON MORTGAGE CORPORATION
		Grantor: WILLIAM E. SELLERS, JR. A MARRIED "MAN AND VICTORIA A. SELLERS, HIS WIFE and PATRICIA J. SELLERS, unmarried Street Address: 401 HICKORY ACRES LANE SWITZERLAND Florida 32259
		Signature: WILLIAM E. SELLERS, JR. VICTORIA A. SELLERS PATRICIA J.
		Surcharge Fee: 4.50
		Intangible Tax: 219.00
		Mortgage Amount: 109500.0

View Summary Location Data

Location: Subsection: ENTIRE SECTION Subdivision: HICKORY ACRES Lot: 22

Local Internet

Done Start Stop Refresh Back Forward Home Search Help

10:34 AM

FIG.6C

Search - Microsoft Internet Explorer

File Edit View Favorites Tools Help Back → × × » Address http://febenfine:8080/user/SpiderOptions.d0/docID=316617 ▶ Go Links »

ST. JOHNS FLORIDA

Home New Search Saved Searches Orders Preferences Help

Category Any ▶
Dates from Jan 01, 1700 to Dec 30, 2030 ▶
Record ceiling 100
 Omit by statute

SpiderSearch® Advanced Options

General

Location

Match location, strength Normal ▶
 Match subdivision
 Match block
 Match tract
 Match lot
 Match section
 Match replat
 Follow expanded location data
 Require matching timeshare weeks owned
 Query parcel lids
 Match address, strength Normal ▶

Names

Grantor VICTORIA A. SELLERS, PATRICIA J. S

Done Start || × × × e || × in... × w... × Se... × Ya... × U... × Sc... × Sh... × D0... × Pa... Local Internet 10:35 AM

FIG. 6D

Search - Microsoft Internet Explorer

File Edit View Favorites Tools Help Back > < Home Address » http://ebenfine:8080/user/SpiderOptions.do?docID=316617 Go | Links »

Start □ e □ Search Web □ Sign In □ Mail □ Games □ Yahoo! □ Personal □ My Yahoo! □ LAUNCH □

Match section
 Match replat
 Follow expanded location data
 Require matching timestamp weeks owned
 Query parcel IDs
 Match address, strength [Normal] □

Names

Grantor VICTORIA A. SELLERS, PATRICIA J. S.
 Search grantor names on back chain conveyances

Grantee
Match strength [Normal] □

Exclusions

Reception numbers , Names , strength [Normal] □

"Good Stop" Methods

Purchase money mortgage (PMM)
 Developer conveyance
 Government (HUD/VNA) sale
 Quiet title
 Two warranty deed
 Three warranty deed
 Fannie Mae/Freddie Mac

Search □ Reset □

Done □ Start □ e □ Search Web □ Sign In □ Mail □ Games □ Yahoo! □ Personal □ My Yahoo! □ LAUNCH □ Local Intranet □

10:36 AM

FIG. 6E

Zenodata Title Abstract - Microsoft Internet Explorer

File Edit View Favorites Tools Help Back → ⌘ ⌘ Address ⌘ ExtractEditSubmit.do ▶ ⌘ Go Links »

Σ? 2 • Search Web ▶ Sign In ▶ Games ▶ Mail ▶ Personal ▶ »

County: ST. JOHNS, FLORIDA (C)2003 Zenodata Corporation All Rights Reserved ▲

Vesting Deed Information

Grantee: WILLIAM E. SELLERS, JR. and VICTORIA A. SELLERS his wife,	Grantor: PATRICIA J. SELLERS, a single woman
Document Type: DEED WARRANTY [CONVEYANCE]	Document 97 Relevance:
Document Date: 1994-12-05	Recordation Date: 1995-01-19
Reception#: 95-001494	Volume/Book/Page: 1091 / 1485
DocFee: 0.70	DocTitle: Deed
LegalExtra: NF	Parcel ID Number: 001480-0220
Notary: true	Witnesses: true
Property Value: 100	

Legal Description(s) of Subject Property

The legal description included below is reported exactly as shown on the instrument abstracted above.

1 Lot 22, HICKORY ACRES SUBDIVISION, according to plat thereof as recorded in Map Book 15, Pages 90 and 91 of the current public records of St. Johns County, Florida.

2 NF

Zenodata # Created on 2004-03-17
County: ST. JOHNS, FLORIDA RELEASE 2.0 (C)2003 Zenodata Corporation All Rights Reserved

Tax and Property Valuation Information

Done Local Intranet

FIG.6F